

REMARKS/ARGUMENTS

Claims 1 through 10 are pending and have been examined. Claims 1 through 3 and 8 were rejected under 35 U.S.C. §112, second paragraph, as being indefinite. Claims 1 through 3 were rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent 6,163,771 (“Walker”). Claims 4 through 7, 9, and 10 were rejected under 35 U.S.C. 103(a) as being obvious over Walker in view of what the Office Action asserts would have been obvious to one of ordinary skill in the art. Claim 8 was rejected under 35 U.S.C. 103(a) as being obvious over Walker in view of U.S. Patent 6,018,717 (“Lee”).

Applicants have made amendments to claims 1 and 8. These amendments were made to clarify the scope of claim 1, to make explicit a limitation that was implicit in claim 1 as previously written, and to correct an antecedent basis problem with claim 8. The amendments have not narrowed the scope of the claims from what it was previously.

Based on Applicants’ claims amendments and the remarks set forth below, Applicants respectfully request reconsideration of the Examiner’s rejections.

I. Claim Rejections Under 35 U.S.C. §112

In paragraphs 2 and 3 of the Office Action, claims 1 through 3 were rejected as being indefinite because the requirement that the second payment account number not be a transaction number allegedly contradicts the rest of claim 1 as well as claim 2. Applicants respectfully disagree. It is clear from the claims, when read in light of the specification, that the second payment account number is separate and distinct from a transaction number, and is used as part of the process of authorizing payment for a transaction.

However, in order to expedite the prosecution of this case, Applicants have amended claim 1 such that it no longer recites “said second payment account number not being a transaction number.”

Claim 8 was also rejected as having an antecedent basis problem, which the Applicants have corrected by amendment.

Accordingly, Applicants respectfully request that the rejections under Section 112, paragraph two, be withdrawn.

II. Claim Rejections Under 35 U.S.C. §102

In paragraphs 4 and 5 of the Office Action, claims 1 through 3 were rejected as being anticipated by Walker. Applicants respectfully request reconsideration of this rejection.

Claim 1 is independent and (as amended) requires, among its limitations, assigning to the purchaser a first payment account number having a status which changes over time, and providing a second payment account number that is associated with the first payment account number and that is reusable. Claims 2 and 3, which depend from claim 1, also include the limitation of a reusable second payment account number.

This requirement of a reusable second payment account number is neither disclosed or suggested by Walker. Instead, Walker is directed to a system and method in which a single-use credit card number is used instead of an actual credit card account number to securely purchase goods and services over the Internet or by telephone. *See* Walker, col. 6, ll. 3 – 28. It is the single-use credit card number that is sent to the merchant and used in authorizing the transaction. *Id.* Notably, each purchase in Walker requires the generation of a new, unique, single-use credit card number. *Id.*

Since Walker does not disclose or suggest the use of a reusable second payment account number as is required by claims 1 through 3, Applicants respectfully submit that Walker does not anticipate those claims.

III. Claim Rejections Under 35 U.S.C. §103

A. Claims 4 through 7, 9 and 10

In paragraphs 6 and 7 of the Office Action, claims 4 through 7, 9 and 10 were rejected as being obvious over Walker in view of what the Examiner asserts would have been obvious to one of ordinary skill in the art. Applicants respectfully request reconsideration of this rejection.

Claim 4 is independent and (as amended) requires, among its limitations, assigning to the purchaser a first payment account number having a status which changes over time, and providing said purchaser with a pseudo account number that is, among other things, reusable by the purchaser. Claims 5 through 7, 9 and 10, which depend from claim 4, also include the limitation of a reusable pseudo account number.

As was previously explained, the requirement of a reusable pseudo account number is neither disclosed nor suggested by Walker. Instead, Walker discloses the use of a single-use credit card number that is used instead of an actual credit card number to securely purchase goods and services over the Internet or by telephone. Thus, Walker is deficient as a reference with respect to claims 4 through 7, 9 and 10.

While the Office Action asserts that a number of other limitations of claims 4 through 7, 9 and 10, would have been obvious to one of ordinary skill in the art (*see* Office Action at p. 6), it does not cite to any knowledge or other prior art that would cure the above-noted deficiency in Walker. Thus, Applicants respectfully request that the objections to claims 4 through 7, 9 and 10 be withdrawn.

B. Claim 8

In paragraph 8 of the Office Action, claim 8 was rejected as being obvious over Walker in view of Lee. Applicants respectfully request reconsideration of this rejection.

Claim 8 depends from and includes all of the limitations of claim 4. Thus, Walker is deficient as a reference with respect to claim 8 for at least the same reasons that Walker is deficient with respect to claim 4, *i.e.*, because the requirement in claim 8 of a reusable pseudo account number is neither disclosed nor suggested by Walker. *See* Section III. A., above.

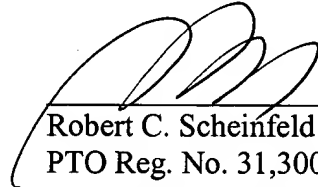
The Applicants respectfully submit that the above-noted deficiency in Walker is not cured by Lee, nor was Lee cited by the Office Action for the purpose of curing this particular deficiency. Rather, Lee was cited as disclosing a method for performing secure transactions using card unique certificates that are associated with a public key of a public/private key pair. *See* Office Action, at p. 7. Assuming, without conceding, that this is what Lee in fact discloses,

the combination of Walker and Lee remains deficient with respect to claim 8 because it fails to disclose or suggest a reusable pseudo account number.

IV. Conclusion

For at least the reasons set forth above, Applicants respectfully submits that all the presently pending claims are in condition for immediate allowance. In the event that the present application is not deemed to be in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,

A handwritten signature in dark ink, consisting of stylized, overlapping loops and curves, positioned above a horizontal line.

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